SERFF Tracking Number: AEGX-125669134 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 39136

Company Tracking Number: TLSD1000IPA.AR VERAP

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness

Limited Benefit

Product Name: Critical Illness

Project Name/Number: Critical Illness/HS AR0041507F01

# Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: Critical Illness SERFF Tr Num: AEGX-125669134 State: ArkansasLH TOI: H07I Individual Health - Specified Disease SERFF Status: Closed State Tr Num: 39136

- Limited Benefit

Sub-TOI: H07I.001 Critical Illness Co Tr Num: TLSD1000IPA.AR State Status: Approved-Closed

**VERAP** 

Filing Type: Form Co Status: Reviewer(s): Rosalind Minor

Author: SPI ADMSLH Disposition Date: 06/04/2008
Date Submitted: 05/28/2008 Disposition Status: Approved-

Closed

Implementation Date Requested: Implementation Date:

State Filing Description:

### **General Information**

Project Name: Critical Illness

Project Number: HS AR0041507F01

Requested Filing Mode: Review & Approval

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Explanation for Combination/Other: Market Type:

Submission Type: New Submission Group Market Size:

Overall Rate Impact: Group Market Type:

Filing Status Changed: 06/04/2008
State Status Changed: 06/04/2008
Deemer Date:

Filing Description:

Transamerica Life Insurance Company

Corresponding Filing Tracking Number:

NAIC # 0468-86231 FEIN: 39-0989781

TLSD1000IPA.AR VERAPP

SERFF Tracking Number: AEGX-125669134 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 39136

Company Tracking Number: TLSD1000IPA.AR VERAP

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness

Limited Benefit

Product Name: Critical Illness

Project Name/Number: Critical Illness/HS AR0041507F01

Attached for your review and approval is a copy of the above captioned form. This form is new and does not replace any form previously approved by your Department. This form has been completed in "John Doe" fashion. Variable information is bracketed and printed in red.

Individual Application Verification Form TLSD1000IPA.AR VERAPP will be used to solicit Individual Critical Illness Policy TLSD1000IP.AR, approved by your Department on September 19, 2007. This form may also be used with other similar products as they become approved by the Department. This form will be sent to Insureds who apply via telemarketing methods for their records.

We request approval of this form in various format, dimensions, shading and colors. We certify that no dimension, format, shading or color change will affect the text content or product unacceptable print. Completed filing forms are attached.

# **Company and Contact**

### **Filing Contact Information**

Mat Thekkil, Contract Analyst mthekkil@aegonusa.com 2700 W Plano Parkway (972) 881-6452 [Phone] Plano, TX 75075 (972) 881-4097[FAX]

**Filing Company Information** 

Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa

4333 Edgewood Road, N.E. Group Code: 468 Company Type:
Cedar Rapids, IA 52499 Group Name: State ID Number:

(410) 685-5500 ext. [Phone] FEIN Number: 39-0989781

-----

## **Filing Fees**

Fee Required? Yes

Filing Company: Transamerica Life Insurance Company State Tracking Number: 39136

Company Tracking Number: TLSD1000IPA.AR VERAP

TOI: H07I Individual Health - Specified Disease - Sub-TOI: H07I.001 Critical Illness

Limited Benefit

Product Name: Critical Illness

Project Name/Number: Critical Illness/HS AR0041507F01

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation:

Per Company: No

Filing Company: Transamerica Life Insurance Company State Tracking Number: 39136

Company Tracking Number: TLSD1000IPA.AR VERAP

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness

Limited Benefit

Product Name: Critical Illness

Project Name/Number: Critical Illness/HS AR0041507F01

CHECK NUMBER CHECK AMOUNT CHECK DATE 7010065144 \$50.00 05/23/2008

 SERFF Tracking Number:
 AEGX-125669134
 State:
 Arkansas

 Filing Company:
 Transamerica Life Insurance Company
 State Tracking Number:
 39136

Company Tracking Number: TLSD1000IPA.AR VERAP

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness

Limited Benefit

Product Name: Critical Illness

Project Name/Number: Critical Illness/HS AR0041507F01

# **Correspondence Summary**

## **Dispositions**

StatusCreated ByCreated OnDate SubmittedApproved-Rosalind Minor06/04/200806/04/2008

# Amendments

Closed

Item Schedule Created By Created On Date Submitted

TLSD1000IP Form SPI ADMSLH 06/03/2008 06/03/2008

A.AR VERAPP - Application Verification

Filing Company: Transamerica Life Insurance Company State Tracking Number: 39136

Company Tracking Number: TLSD1000IPA.AR VERAP

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness

Limited Benefit

Product Name: Critical Illness

Project Name/Number: Critical Illness/HS AR0041507F01

# **Disposition**

Disposition Date: 06/04/2008

Implementation Date:
Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

 SERFF Tracking Number:
 AEGX-125669134
 State:
 Arkansas

 Filing Company:
 Transamerica Life Insurance Company
 State Tracking Number:
 39136

Company Tracking Number: TLSD1000IPA.AR VERAP

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness

Limited Benefit

Product Name: Critical Illness

Project Name/Number: Critical Illness/HS AR0041507F01

1 reject transcritime eri	Criment Times, 115 111to Crito Cri		
Item Type	Item Name	Item Status	<b>Public Access</b>
Supporting Document	Certification/Notice	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	Cover Letter	Approved-Closed	Yes
Supporting Document	AR - NAIC TRANSMITTAL DOC, AR - NAIC FORM FILING ATTACHMENT	Approved-Closed	Yes
Form (revised)	TLSD1000IPA.AR VERAPP - Application Verification	Approved-Closed	Yes
Form	TLSD1000IPA.AR VERAPP - Application Verification	Withdrawn	No

SERFF Tracking Number: AEGX-125669134 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 39136

Company Tracking Number: TLSD1000IPA.AR VERAP

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness

Limited Benefit

Product Name: Critical Illness

Project Name/Number: Critical Illness/HS AR0041507F01

**Amendment Letter** 

Amendment Date:

Submitted Date: 06/03/2008

**Comments:** 

Per a discussion within our department, please find the amended form attached. We have amended the form to make verification form clearer. Thank you.

**Changed Items:** 

Form Schedule Item Changes:

Form Schedule Item Changes:

Form	Form	Form	Action	Form	Previous	Replaced	Readability	Attachments
Number	Type	Name		Action	Filing #	Form #	Score	
				Other				
TLSD1000I	P Application/	ETLSD1000I	PRevised				0	TLSD1000IPA
A.AR	nrollment	A.AR						_AR
VERAPP	Form	VERAPP -						VERAPP.PDF
		Application						

Verification

 SERFF Tracking Number:
 AEGX-125669134
 State:
 Arkansas

 Filing Company:
 Transamerica Life Insurance Company
 State Tracking Number:
 39136

Company Tracking Number: TLSD1000IPA.AR VERAP

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness

Limited Benefit

Product Name: Critical Illness

Project Name/Number: Critical Illness/HS AR0041507F01

## Form Schedule

Lead Form Number: TLSD1000IPA.AR VERAPP

Review	Form	Form Type	Form Name	Action	<b>Action Specific</b>	Readability	Attachment
Status	Number				Data		
Approved-	TLSD1000	I Application	/TLSD1000IPA.AR	Revised	Replaced Form #:	0	TLSD1000IP
Closed	PA.AR	Enrollment	VERAPP -		Previous Filing #:		A_AR
	VERAPP	Form	Application				VERAPP.PDF
			Verification				

[Critical Illness Insurance]	
Application Verification	

Keep this form with your Policy. Your acceptance of this offer is on file at our Administrative Office.

This document is a verification record of your telephone-recorded application for the [Critical Illness Insurance Plan]. It is designed to help you verify that we have correctly recorded your name, address, [date of birth,] [gender,] [height] [and] [weight] and the answers you provided to the health questions which qualified you for this plan.

## Our records indicate the following information:

[John Q. Public] [1000 Anywhere Street]

Name/Address:

			USA 75000] @email.com]					
[Date of	Birth:]	[01/05/1968]	[0	Gender:] [	Male	1		
[Height:]	[	5′10″ ]	[/	Weight:] [	185 lbs.	1		
Are you	currently	eligible to receive Medic	are benefits?			[☐ Yes ☒ No]		
Will this	<mark>policy re</mark> p	place any accident or he	alth insurance polic	y that you now	have in force?	[ Yes No]		
I wish to	add the I	Return of Premium Ride	r.			[⊠ Yes □ No]		
<u>Health</u>	Questi	ons					Respo	nse
1. H	,	ever been diagnosed or Cancer, tumor, Hodgkin	, , ,			for:	[ Yes	⊠ No]
	b.	3	jh blood pressure, t	ransient ischei	mic attack (TIA), (r	mini stroke), stroke or any	[ Yes	⊠ No]
		Diabetes, paralysis, hep system?	atitis or any other o	lisease or diso	rder of the lungs, t	orain, kidney, liver or nervous	[ Yes	⊠ No]
		ever been diagnosed w IIV (AIDS) virus?	ith or told you have	Acquired Imm	une Deficiency Sy	androme (AIDS) or are infected	[ Yes	⊠ No]
		ır parents or siblings (b stroke or diabetes before		een diagnosed	d with or died fro	m cancer, heart attack, heart	[ Yes	⊠ No]
[4. H	lave you	used any tobacco or nice	otine based product	s on any basis	within the last 12	months?]	[ Yes	⊠ No]

I represent that my above answers are true and complete to the best of my knowledge and belief. I understand that incorrect or misleading answers (material misrepresentations) to any of the questions may void the application during the first 24 months of coverage. I understand [a separate Policy will be issued to each applicant and] that no insurance is in effect until Transamerica Life Insurance Company issues my Policy and receives my first premium before the Policy Effective Date.

I understand that the Policy only covers specified Critical Illnesses that are first diagnosed after the Policy Effective Date. I understand that a limited benefit is paid for a Critical Illness that is first diagnosed during the first 30 days of coverage. I also understand that any Critical Illness caused by or resulting from a pre-existing condition that I received medical treatment for during the 12 month period prior to the Effective Date will not be covered during the first 12 months of coverage. I understand that I cannot be covered by this Policy if I am also covered by any Title XIX program. I further understand that I can have only one Policy/Certificate providing the same or similar coverage. I have read [the fraud statements [below] [on the back of] this application and] the NOTICE TO APPLICANT enclosed with this form as required by the Fair Credit Reporting Act.

### Authorization for disclosures of medical information to Transamerica Life Insurance Company

I understand I am not required to sign this authorization; however, without it Transamerica Life Insurance Company can not achieve two purposes, (1) its underwriters can not determine my eligibility for insurance; and (2) its claim adjusters may not be able to pay my claim. I authorize any medical practitioner, medical related institution, government agency, paramedic facility, medical record retrieval services, pharmaceutical services, insurance company, reinsurer, plan administrator, the Medical Information Bureau, or any Consumer Reporting Agency, to disclose to Transamerica Life Insurance Company all of my medical records except psychotherapy notes (e.g., my medical history, diagnoses, symptoms, treatments, prescription drug information, alcohol or drug or tobacco use or abuse or information regarding communicable or infectious conditions, such as AIDS). I understand that entities to which this information may be disclosed may not be covered by federal privacy rules and if this information is redisclosed, it may no longer be protected by those rules. I understand this authorization or a copy: (1) expires 24 months from the date signed or if earlier, upon completion of any claim for benefits; (2) a copy will be sent to me; and (3) I may revoke it in writing at any time by sending written notice to Transamerica Life Insurance Company [2700 West Plano Parkway, Plano, Texas 75075-8200] except to the extent it is already relied upon.

The Policy provides limited benefits. Review your Policy carefully.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

[Application signed electronically. Signature on file with the Company [Applicant's Signature]

If any of the information is incorrect, contact our Customer Service Department at: [1-800-XXX-XXXX]

Transamerica Life Insurance Company Home Office: Cedar Rapids, Iowa

TLSD1000IPA.AR VERAPP Administrative Office: [2700 West Plano Parkway, Plano, Texas 75075-8200]

Filing Company: Transamerica Life Insurance Company State Tracking Number: 39136

Company Tracking Number: TLSD1000IPA.AR VERAP

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness

Limited Benefit

Product Name: Critical Illness

Project Name/Number: Critical Illness/HS AR0041507F01

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: AEGX-125669134 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 39136

Company Tracking Number: TLSD1000IPA.AR VERAP

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness

Limited Benefit

Product Name: Critical Illness

Project Name/Number: Critical Illness/HS AR0041507F01

## **Supporting Document Schedules**

**Review Status:** 

Satisfied -Name: Certification/Notice Approved-Closed 06/04/2008

Comments: Attachment:

AR - READABILITY CERTIFICATION.PDF

Review Status:

Satisfied -Name: Application Approved-Closed 06/04/2008

Comments:

Attached to Form Schedule

**Review Status:** 

Bypassed -Name: Health - Actuarial Justification Approved-Closed 06/04/2008

Bypass Reason: N/A

Comments:

Review Status:

Bypassed -Name: Outline of Coverage Approved-Closed 06/04/2008

Bypass Reason: N/A

**Comments:** 

**Review Status:** 

Satisfied -Name: Cover Letter Approved-Closed 06/04/2008

Cover Letter

Cover Letter

Attachment:

Cover Letter.PDF

**Review Status:** 

Satisfied -Name: AR - NAIC TRANSMITTAL DOC, Approved-Closed 06/04/2008

AR - NAIC FORM FILING

Created by SERFF on 06/04/2008 10:43 AM

Filing Company: Transamerica Life Insurance Company State Tracking Number: 39136

Company Tracking Number: TLSD1000IPA.AR VERAP

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.001 Critical Illness

Limited Benefit

Product Name: Critical Illness

Project Name/Number: Critical Illness/HS AR0041507F01

**ATTACHMENT** 

### Comments:

**NAIC Transmittal** 

### Attachments:

AR - NAIC TRANSMITTAL DOC.PDF

AR - NAIC FORM FILING ATTACHMENT.PDF

### STATE OF ARKANSAS

### READABILITY CERTIFICATION

**COMPANY NAME:** Transamerica Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
TLSD1000IPA.AR VERAPP	47.3

Signed:

Name: James T. Bradley
Title: Assistant Secretary

James T. Brook

Date: 05/22/08



Administrative Office | 2700 W. Plano Parkway | Plano | Texas 75075

May 22, 2008

The Honorable Julie Benafield Bowman Commissioner of Insurance Arkansas Insurance Department 1200 West Third Street Little Rock, AR 72201-1904

Attn: Mr. John Shields

**RE:** Transamerica Life Insurance Company

NAIC # 0468-86231 FEIN: 39-0989781

TLSD1000IPA.AR VERAPP

#### Dear Commissioner:

Attached for your review and approval is a copy of the above captioned form. This form is new and does not replace any form previously approved by your Department. This form has been completed in "John Doe" fashion. Variable information is bracketed and printed in red.

Individual Application Verification Form TLSD1000IPA.AR VERAPP will be used to solicit Individual Critical Illness Policy TLSD1000IP.AR, approved by your Department on September 19, 2007. This form may also be used with other similar products as they become approved by the Department. This form will be sent to Insureds who apply via telemarketing methods for their records.

We request approval of this form in various format, dimensions, shading and colors. We certify that no dimension, format, shading or color change will affect the text content or product unacceptable print. Completed filing forms are attached.

I respectfully request your favorable review and approval. We appreciate your consideration of this form. Should you have any questions, please feel free to call us toll free at (877) 527-6444, Extension 6452 or contact me by e-mail at mthekkil@aegonusa.com.

Sincerely,

TRANSAMERICA LIFE INSURANCE COMPANY

Mat Thekkil, FLMI, FFSI, CCP, PCS, AAPA, AIAA, AIRC, ARA

**Contract Analyst** 

Attachments

# Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of Arkansas									
2	Department Use Only									
2.	State Tracking ID			•						
3.	Insurer Name & Address		Domicile	Insurer License Type	e	NAIC Group #	N	AIC#	FEIN#	State #
2700	america Life Insurance Compan W Plano Parkway TX 75075	у	IA			468	8	6231	39- 0989781	
4.	Contact Name & Address		Telephone	: #	Fa	ax#		E-mai	l Address	
2700	Thekkil W Plano Parkway TX 75075		877-527-64 Ext. 6452	444	97	/2-881-4097		mthek	kil@aegonusa	a.com
5.	Requested Filing Mode  Review & Approval									
6.	<b>Company Tracking Number</b>	TLSD10	000IPA.AR V	/ERAP						
7.	New Submission		bmission	Previous file	e #					
		$\boxtimes$	Individual	Franc	his	e				
8.	8. Market Gr		Group Small Large Small and Large    Employer				Large			
9.	Type of Insurance	H0'	7I Individual	Health - Specif	ïed	Disease - Limited I	3en	efit		
10.	Product Coding Matrix Filing Code	H0'	7I.001 Critica	al Illness						
11.	Submitted Documents	FORMS  Policy Outline of Coverage Certificate Application/Enrollment Rider/Endorsement Advertising Schedule of Benefits Other:  RATES New Rate Revised Rate								

LH TD-1, Page 1 of 2 © 2007 National Association of Insurance Commissioners

12.	Filing Submission Date	05/22/08
	T919 T	Amount Check Date
13.	Filing Fee (If required)	Retaliatory Yes No Check Number
14.	Date of Domiciliary Approval	
15.	Filing Description:	
	previously approved by your Depart bracketed and printed in red.  Individual Application Verification TLSD1000IP.AR, approved by your products as they become approved be methods for their records.  We request approval of this form in	wal is a copy of the above captioned form. This form is new and does not replace any form ment. This form has been completed in "John Doe" fashion. Variable information is  Form TLSD1000IPA.AR VERAPP will be used to solicit Individual Critical Illness Policy Department on September 19, 2007. This form may also be used with other similar by the Department. This form will be sent to Insureds who apply via telemarketing various format, dimensions, shading and colors. We certify that no dimension, format, he text content or product unacceptable print. Completed filing forms are attached.
16.	Certification (If required)	
I HE		ed the applicable filing requirements for this filing, and the filing complies with all ons for the state of Arkansas .
чррис	sacro sandiory and regulatory provisi	711 and State Of
Print	Name Mat Thekkil	Title Contract Analyst
Signa	uture Mat The Shel	Date 05/22/08

LH TD-1, Page 2 of 2 © 2007 National Association of Insurance Commissioners INS11799

17.	Form Filing Attachment			
This f	iling transmittal is part of company tracking number	TLSD1000IPA.AR VERAP		
This f	iling corresponds to rate filing company tracking number			

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	TLSD1000IPA.AR VERAPP			9
	- Application Verification	TLSD1000IPA.AR	Revised	
	11	VERAPP	Other	
		, = = = = = =		
02			☐ Initial	
0_			Revised	
			Other	
03			Initial	
0.5			Revised	
			Other	
04				
			Revised	
			Other	
05			Initial	
			Revised	
			Other	
06			☐ Initial	
			Revised	
			Other	
07			☐ Initial	
			Revised	
			Other	
08			☐ Initial	
			Revised	
			Other	
09			☐ Initial	
			Revised	
			Other	
10			☐ Initial	
			Revised	
			Other	
11			Initial	
			Revised	
			Other	

SERFF Tracking Number: AEGX-125669134 State: Arkansas 39136 Filing Company: Transamerica Life Insurance Company State Tracking Number:

TLSD1000IPA.AR VERAP Company Tracking Number:

TOI: H07I Individual Health - Specified Disease -Sub-TOI: H07I.001 Critical Illness

Limited Benefit

Critical Illness Product Name:

Project Name/Number: Critical Illness/HS AR0041507F01

## **Superseded Attachments**

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

**Original Date:** Schedule **Document Name** Replaced Date Attach **Document** No original date TLSD1000IPA.AR VERAPP -TLSD1000IPA\_A Form 05/28/2008 R VERAPP.PDF

**Application Verification** 

[Critical Illness Insurance]	
Application Verification	

Keep this form with your Policy. Your acceptance of this offer is on file at our Administrative Office.

This document is a verification record of your telephone-recorded application for the [Critical Illness Insurance Plan]. It is designed to help you verify that we have correctly recorded your name, address, [date of birth,] [gender,] [height] [and] [weight] and the answers you provided to the health questions which qualified you for this plan.

## Our records indicate the following information:

<u>Our record</u>	3 maicate the following information	<u>. 1</u>			
Name/Addres	s: [John Q. Public] [1000 Anywhere Street] [Any Town, USA 75000] [johnqpublic@email.com]				
[Date of Birth	[01/05/1968]	[Gender:] [ Male	]		
[Height:] [	5′10″ ]	[Weight:] [ 185 lbs.	1		
[Tobacco Us	r: Yes 🛛 No]				
Are you currently eligible to receive Medicare benefits? [☐ Yes ☒ No]					
Will this policy replace any accident or health insurance policy that you now have in force?					
I wish to add the Return of Premium Rider. [∑ Yes □ No]					
Health Questions				Response	
Have you ever been diagnosed or treated by a physician or other medical practitioner for:					
a. Cancer, tumor, Hodgkin's disease, lymphoma, leukemia or melanoma?			[ Yes	⊠ No]	
b. Heart attack, angina, high blood pressure, transient ischemic attack (TIA), (mini stroke), stroke or any other disease or disorder of the heart, aorta, arteries or circulatory system?				[ Yes	⊠ No]
(	Diabetes, paralysis, hepatitis or any other system?	r disease or disorder of the lungs, bra	in, kidney, liver or nervous	[ Yes	⊠ No]
2. Have you ever been diagnosed with or told you have AIDS or are infected with the HIV (AIDS) virus?				[ Yes	⊠ No]
3. Have your parents or siblings (brothers, sisters) been diagnosed with or died from cancer, heart attack, heart disease, stroke or diabetes before age 60?				[ Yes	⊠ No]

I represent that my above answers are true and complete to the best of my knowledge and belief. I understand that incorrect or misleading answers (material misrepresentations) to any of the questions may void the application during the first 24 months of coverage. I understand [a separate Policy will be issued to each applicant and] that no insurance is in effect until Transamerica Life Insurance Company issues my Policy and receives my first premium before the Policy Effective Date.

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### Authorization for disclosures of medical information to Transamerica Life Insurance Company

I understand I am not required to sign this authorization; however, without it Transamerica Life Insurance Company can not achieve two purposes, (1) its underwriters can not determine my eligibility for insurance; and (2) its claim adjusters may not be able to pay my claim. I authorize any medical practitioner, medical related institution, government agency, paramedic facility, medical record retrieval services, pharmaceutical services, insurance company, reinsurer, plan administrator, the Medical Information Bureau, or any Consumer Reporting Agency, to disclose to Transamerica Life Insurance Company all of my medical records except psychotherapy notes (e.g., my medical history, diagnoses, symptoms, treatments, prescription drug information, alcohol or drug or tobacco use or abuse or information regarding communicable or infectious conditions, such as AIDS). I understand that entities to which this information may be disclosed may not be covered by federal privacy rules and if this information is redisclosed, it may no longer be protected by those rules. I understand this authorization or a copy: (1) expires 24 months from the date signed or if earlier, upon completion of any claim for benefits; (2) a copy will be sent to me; and (3) I may revoke it in writing at any time by sending written notice to Transamerica Life Insurance Company [2700 West Plano Parkway, Plano, Texas 75075-8200] except to the extent it is already relied upon.

The Policy provides limited benefits. Review your Policy carefully.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

[Application signed electronically. Signature on file with the Company [Applicant's Signature]

If any of the information is incorrect, contact our Customer Service Department at: [1-800-XXX-XXXX]

Transamerica Life Insurance Company Home Office: Cedar Rapids, Iowa

TLSD1000IPA.AR VERAPP Administrative Office: [2700 West Plano Parkway, Plano, Texas 75075-8200]